

**Table I.F.3(2005) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,232	1,931	2,070	1,602	1,161	1,057	1,899	1,111
Industry group **								
Agric., fish., forest.	1,563	.	.	.	.	.	2,017	1,031
Mining and manufacturing	1,132	.	.	.	.	.	1,748	1,077
Construction	1,585	.	.	.	.	.	2,352	1,050
Utilities and transp.	1,055	.	.	.	.	.	1,658	993
Wholesale trade	1,346	.	.	.	.	.	2,069	1,132
Fin. svcs. and real estate	1,235	.	.	.	.	.	1,760	1,183
Retail trade	1,386	.	.	.	.	.	1,898	1,299
Professional services	1,204	.	.	.	.	.	1,818	1,083
Other services	1,159	.	.	.	.	.	1,674	1,041
Ownership								
For profit, incorporated	1,235	.	.	.	.	.	1,870	1,123
For profit, unincorporated	1,339	.	.	.	.	.	2,228	1,051
Nonprofit	1,117	.	.	.	.	.	1,493	1,074
Age of firm								
Less than 5 years	1,308	.	.	.	.	.	1,892	888
5-9 years	1,374	.	.	.	.	.	1,709	1,111
10-19 years	1,487	.	.	.	.	.	1,916	1,216
20 or more years	1,244	.	.	.	.	.	1,932	1,107
Unknown	1,106	.	.	.	.	.	661 *	1,106
Multi/single status								
2 or more locations	1,096	.	.	.	.	.	1,878	1,079
1 location only	1,645	.	.	.	.	.	1,901	1,323
Percent full-time employees								
Less than 25%	1,450	.	.	.	.	.	1,893	1,244
25-49 %	1,148	.	.	.	.	.	1,829	1,053
50-74 %	1,235	.	.	.	.	.	1,814	1,134
75% or more	1,233	.	.	.	.	.	1,910	1,110
Union presence								
No union employees	1,306	.	.	.	.	.	1,872	1,160
Has union employees	1,109	.	.	.	.	.	2,143	1,030
Unknown	1,042	.	.	.	.	.	1,845	1,028
Percent low wage employees **								
50% or more low wage	1,299	.	.	.	.	.	1,936	1,210
Less than 50% low wage	1,222	.	.	.	.	.	1,895	1,096

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.3(2005) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.25	29.94	243.08	105.17	60.81	24.60	132.80	17.34
Industry group **								
Agric., fish., forest.	256.55	.	.	.	.	.	233.99	246.65
Mining and manufacturing	22.71	.	.	.	.	.	178.21	20.09
Construction	323.76	.	.	.	.	.	392.36	101.69
Utilities and transp.	115.14	.	.	.	.	.	273.28	123.83
Wholesale trade	47.79	.	.	.	.	.	117.27	38.04
Fin. svcs. and real estate	43.05	.	.	.	.	.	93.56	48.76
Retail trade	63.61	.	.	.	.	.	152.29	59.71
Professional services	26.74	.	.	.	.	.	84.18	31.64
Other services	60.65	.	.	.	.	.	88.75	68.01
Ownership								
For profit, incorporated	19.96	.	.	.	.	.	80.73	19.38
For profit, unincorporated	120.23	.	.	.	.	.	347.13	43.42
Nonprofit	44.62	.	.	.	.	.	68.74	48.94
Age of firm								
Less than 5 years	130.71	.	.	.	.	.	98.36	178.92
5-9 years	97.94	.	.	.	.	.	135.83	99.38
10-19 years	78.05	.	.	.	.	.	119.57	80.96
20 or more years	35.84	.	.	.	.	.	198.05	31.85
Unknown	35.86	.	.	.	.	.	208.83*	35.88
Multi/single status								
2 or more locations	18.45	.	.	.	.	.	197.35	17.78
1 location only	96.01	.	.	.	.	.	134.64	65.26
Percent full-time employees								
Less than 25%	117.16	.	.	.	.	.	169.03	115.25
25-49 %	99.85	.	.	.	.	.	192.74	111.50
50-74 %	56.64	.	.	.	.	.	135.25	56.13
75% or more	28.64	.	.	.	.	.	147.44	21.61
Union presence								
No union employees	31.18	.	.	.	.	.	67.32	27.51
Has union employees	47.65	.	.	.	.	.	520.15	43.62
Unknown	65.69	.	.	.	.	.	420.96	61.73
Percent low wage employees **								
50% or more low wage	41.93	.	.	.	.	.	123.26	43.40
Less than 50% low wage	29.52	.	.	.	.	.	143.73	22.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.